

Happy New Year!

F.O.C.U.S.

Financial Options Centered Upon Service



Sunrise Family
Credit Union

January • February • March 2019

Debt Consolidation Loan

8.99%

APR* For 60 months



Put the squeeze to your debt with a Debt Consolidation Loan and unload from the holidays! It's easy to let holiday spending get out of control. Now that the holidays are over, it's time to let SFCU help you get your finances back in shape! We can help combine credit card debt, utilities, medical expenses and multiple other loans into one monthly payment. This special offer is good January-February 28, 2019. It's quick and easy! Stop by today or apply online www.sunrisefamilycu.org.

*Annual Percentage Rate. The promotional special rate of 8.99% APR for 60 months is good until February 28, 2019. Some restrictions apply. See SFCU for details.

Looking for Great CD Rates?

Check out our rates and specials such as Save to Win and Young Saver's CDs at www.sunrisefamilycu.org or stop in to any one of our three locations. Terms available from 3 months to 60 months. Your savings are federally insured to \$250,000 by NCUA.



How About an Easy Hundred Bucks?

Do you have an auto loan financed somewhere other than SFCU? We'll pay you \$100 when you refinance your existing auto loan of \$5,000 or more from any other financial institution! On approval of credit and funding of your auto loan, we will pay off your existing auto loan. With our low rates and multiple terms, you may be able to lower your monthly payments upon auto loan approval. Visit www.sunrisefamilycu.org and click on the loan application.

All SFCU credit policies and underwriting guidelines apply. Minimum refinance balance to qualify for this offer is \$5000. Existing auto loan balances cannot be divided to qualify as multiple loans. See loan personnel for details.



Skip-A-Payment is Here!

Could you use some extra cash this year? For a small processing fee of \$25 you may skip your qualifying loan payment, use the money for something else. To request your Skip-A-Payment, log onto www.sunrisefamilycu.org to print your Skip-A-Payment application.

*All loans must be current to qualify for the postponed loan payment. Members will not qualify if they have caused the credit union a loss or who has any charged off loan that were not redeemed. Mortgages, home equity loans, lines of credit, EZ loan, and loans with less than 6 months are not eligible. Some restrictions may apply.



THANK YOU to our family of members who donated to Coats for Kids, Toys for Tots and Santa Joe 97.3FM (Christmas for hospitalized kids). SFCU Employees visited over 10 community establishments for our Random Acts of Kindness during the week of October 18 - International Credit Union Day.

Friends and Family - Sign Up Today And You Could Be A Winner Of A \$100 SFCU Visa Gift Card!

(1) \$100 Visa Gift Card to be given away in January, February and March 2019. You could be a winner when you open a new SFCU account. (1) Entry per Primary Member and apply for (1) of our qualifying services.

To qualify, member must sign up for HomeBranch online banking at the time of opening their new account and include (1) of the following services: checking account, ATM or debit card, direct deposit, a new loan, or MasterCard credit card.

You get (2) entries for signing up for any (1) of these additional services: mobile banking, e-statement or e-notifications, bill pay or PopMoney, mobile check capture (all online services are for members who have signed up for Home Branch service.)

* SFCU Employees, immediate family and Official Family are not eligible



2019 Ronald F. Selk Memorial Scholarships

Attention graduating seniors! Members of Sunrise Family Credit Union who are graduating seniors planning to attend an accredited university, college or trades school, are encouraged to apply for our scholarships being awarded. The scholarships are \$1,500, \$1,000 and \$500. Scholarships are available for the 2019 fall semester. The deadline for the scholarship application is Saturday, March 30, 2019. A scholarship application is available online at www.sunrisefamilycu.org or visit anyone one of our three SFCU locations in Bay City, Essexville or Standish. For questions please contact Debbie Van Idour at 989.684.1730 ext. 6062.

*SFCU employees, official family and relatives living in the same household are not eligible.

Our 63rd Annual Meeting

The Annual Meeting will be on Friday, March 15, 2019. Board and Supervisory Committee Incumbents running for re-election are David Wolthuis, C.J. Montana, Judy Fletcher, and Charles Brown. Any member in good standing, age 18 years and older can place their name for the nominations by submitting a petition form with 50 members signatures. Petition forms are available at the Main office in Bay City and must be submitted by Friday, February 15, 2019.



SFCU Members Save Up to \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14, 2019. And as a credited member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our SFCU website. Start today and save!

Visit <http://turbotax.intuit.com/tp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

SFCU Pays Over \$327,000 to Members

Over \$327,000 was deposited into the accounts of members on October 1. These are the members who set up a Christmas club account last year. If you were one of these lucky people then congratulations! If you wish to set up a Christmas club account for 2019 or change your deposit amount, contact member services today!

Feel Like Family at SFCU!

MISSION STATEMENT

Sunrise Family Credit Union is a member-owned and member-controlled financial cooperative dedicated to providing sound, comprehensive financial services to its family of members.

DIRECTORS:

Judy Fletcher, Chair
Patricia Wilson, Secretary
Dave Wolthuis, Treasurer
David Royal, Director
C.J. Montana, Director
Dave Hunt, Director

CREDIT COMMITTEE:

Beckie Arnold, Chair
Barbara Weiler
Michelle Hine
Lynn Christensen, Alternate

SUPERVISORY COMMITTEE:

Robert Shearer, Chair



DIVIDENDS FOR LAST PERIOD:

Dividends declared by the Board of Directors are based on credit union earnings and therefore cannot be stated in advance. The following dividends were paid for the period ending December 31, 2018.

Shares.....0.05% APY*
IRA Shares.....call for rates
Certificate of Deposit, IRA CDs, and Insured
Money Market Account (IMMA).....call for rates
Home Equity Line of Credit.....6.00% APR**

*Annual Percentage Yield. **Annual Percentage Rate. Variable/floats with prime. Floor of 6.00% APR.

LOCATIONS:

404 S. Euclid Ave., Bay City, MI 48706
989.684.1730 or 800.589.1079, Fax: 989.686.2552

190 N. Powell Rd., Essexville, MI 48732
989.892.1833, Fax: 989.892.7638

3887 S. Huron Rd., Standish, MI 48658
989.846.9750, Fax: 989.846.9754

HOURS:

9:00 a.m. to 5:00 p.m. Monday-Wednesday*
9:00 a.m. to 5:30 p.m. Thursday-Friday
9:00 a.m. to 12:30 p.m. Saturday

*Main Office open at 9:30 a.m., Essexville open at 9:45 a.m., Standish Branch open at 10:00 a.m. on the last Wednesday of every month due to staff training.

HOLIDAY CLOSINGS:

- Monday, Jan. 21 – Martin Luther King Day
- Monday, Feb. 18 – Presidents Day
- Friday, Apr. 19 – Closed at Noon Good Friday

FYI

Please contact SFCU when setting up your Tax return or any other direct deposit. You will need your correct routing and your account numbers. There may be a 10 day hold on any rapid refund check deposited into your SFCU account. This does not apply to direct deposit.



#SFCUFeelLikeFamily

Printed on Recycled Paper